WHAT IS CLAIMED IS:

1. An apparatus for managing access to transaction services offered over a network, the apparatus comprising:

query logic, configured to query up-to-date transaction records for a user's account to detect an account event, said transaction records each having a transaction cost associated therewith; and

an event monitor, configured to prescribe said account event, and, upon detection of said account event, to manage access to the transaction services as a function of the transaction cost associated with the transaction record of the detected account event, said event monitor prescribing the account event in response to a command initiated by a user from a remote computer.

2. The apparatus as recited in claim 1 wherein a user prescribes said account event from a remote computer that is executing a thin web client application program.

3. The apparatus as recited in claim 1 wherein one or more fields of said transaction records are selected from a group of: a user account number; a transaction date; a transaction time; a transaction service type; a transaction service provider identification; a transaction duration; and the transaction cost.

4. The apparatus as recited in claim 3 wherein said account event comprises a logical combination of one or more states of said fields, said logical combination of field states being specified by said user.

5. The apparatus as recited in claim 1 wherein said event monitor manages access to said transaction services by automatically executing a prescribed response when said prescribed account event is detected, said prescribed response being in response to a command initiated by the user from the remote computer.

6. The apparatus as recited in claim 5 wherein said prescribed response comprises an alert response.

7. The apparatus as recited in claim 6 wherein said alert response comprises notifying said user that said prescribed account event has been detected.

8. The apparatus as recited in claim 7 wherein said user is notified via any of the following message types: email, voice mail, fax, or page.

9. The apparatus as recited in claim 5 wherein said prescribed response further comprises a control response.

10. The apparatus as recited in claim 9 wherein said control response comprises limiting access of said user to specified transaction services.

11. The apparatus as recited in claim 1 wherein each of said transaction records documents a specific transaction service event.

12. An apparatus for managing access to a transaction services system, the apparatus comprising:

a billing server, configured to maintain up-to-date transaction records, and to query said transaction records to detect an account event, said transaction records each having a transaction cost associated therewith; and

a web server, coupled to said billing server, configured to send transaction services transaction information to said billing server, to prescribe said account event in response to a command from a remote computer configured with a thin web client interface, and, upon detection of said account event, to manage access to the transaction services system as a function of the transaction cost associated with transaction record of the detected account event.

13. The apparatus as recited in claim 12 wherein said account event comprises a logical combination of one or more states of fields of said transaction records, said one or more fields being selected from a group of: a user account number; a transaction date; a transaction time; a transaction service type; a transaction service provider identification; a transaction duration; and the transaction cost.

14. The apparatus as recited in claim 12 wherein said web server manages access to the transaction services system by automatically executing a prescribed response when said account event is detected, said executing the prescribed response being responsive to a command from the remote computer.

15. The apparatus as recited in claim 14 wherein said prescribed response comprises an alert response.

16. The apparatus as recited in claim 15 wherein said alert response comprises notifying a user that said account event has been detected or notifying a service provider that said account event has been detected.

17. The apparatus as recited in claim 14 wherein said prescribed response further comprises a control response.

18. The apparatus as recited in claim 16 wherein said control response comprises limiting access of said user to services within the transaction services system.

19. The apparatus as recited in claim 16 wherein said control response comprises increasing a credit limit for said user by a specified amount.

20. The apparatus as recited in claim 14 wherein each of said transaction records documents a specific transaction service event.

21. The apparatus as recited in claim 12 wherein said web server is a computer that transmits and receives data packets over a data-centric network to provide transaction services for a user.

22. The apparatus as recited in claim 21 wherein said web server receives said command over said data-centric network.

23. An account management mechanism, comprising:

a billing server, for maintaining up-to-date transaction records, and for managing access to transaction services corresponding to an account, said billing server comprising:

database logic, for storing said transaction records, said transaction records specifying transaction details and charges corresponding to said account; and

an event monitor, coupled to said database logic, for scheduling queries of said transaction records to detect an account event, and, upon detection of said account event, for initiating a response as a function of the transaction charge corresponding to the transaction record of the detected account event; and

a web server, coupled to said billing server, for receiving commands over a data-centric network prescribing said account event and said response, said commands being entered by a service provider from a remote computer configured with a web browser.

24. The account management mechanism as recited in claim 23 wherein said web server is a computer that transmits and receives data packets over said datacentric network to provide said transaction services for a user.

25. The account management mechanism as recited in claim 23 wherein said web server transmits web pages over said data-centric network to allow said service provider to prescribe said account event and said response.

26. The account management mechanism as recited in claim 23 wherein said response further comprises limiting access to prescribed transaction services.

27. The account management mechanism as recited in claim 23 wherein said commands are generated based on parameters entered by a service provider on a web page hosted by said web server.

28. An apparatus for monitoring and controlling access to transaction services provided over an internet from a server computer that is executing a web browser application, the apparatus comprising:

a web server, for receiving commands from the server computer prescribing an account event and corresponding response;

an event/alert buffer, coupled to said web server, for maintaining parameters that describe said account event and parameters that describe said corresponding response;

a query tasker, coupled to said event/alert buffer, for generating periodic query requests to search an up-to-date transaction services transaction database to detect said account event, and for initiating a request to execute said corresponding response as a function of the transaction cost associated with a transaction record of the detected account event, said transaction services transaction database storing transaction records that include transaction costs; and

an access controller, coupled to said query tasker, for receiving said request, and for executing said corresponding response, thereby controlling access to transaction services associated with an account of a user.

29. The apparatus as recited in claim 28 wherein said web server transmits web pages over the internet to allow the server computer to prescribe said account event and said corresponding response, and wherein the user of the server computer determines the account event to be prescribed and the corresponding response to be prescribed.

30. The apparatus as recited in claim 28 wherein said web server is a computer coupled to the internet to transmit and receive data packets over the internet to provide the transaction services for the user.

31. The apparatus as recited in claim 28 wherein said corresponding response further comprises limiting access to transaction services.

32. A method for managing access to transaction services provided over an internet from a server computer that is executing a web browser application, the method comprising:

maintaining up-to-date transaction services billing records in a database, the transaction services billing records including individual transaction events and associated charges;

prescribing an account event from the server computer and transmitting the prescribed account event to a billing device;

prescribing a response from the server computer and transmitting the prescribed response to the billing device;

querying the database to detect the prescribed account event and determine an associated transaction charge;

transmitting the prescribed response upon detection of the prescribed account event and as a function of the transaction charge associated with the detected account event; and

managing access to the transaction services as a function of the prescribed response.

33. The method as recited in claim 32 wherein the prescribed response is one or more of the following: alerting a user, alerting a service provider, increasing a credit or access limit for an account, and limiting a user's access to the transaction services.

34. A computer-readable medium having computer-executable instructions for performing a method for managing access to transaction services provided over an internet from a server computer that is executing a web browser application, the instructions comprising:

prescribing an account event from the server computer and transmitting the prescribed account event to a billing device;

prescribing a response from the server computer and transmitting the prescribed response to the billing device;

querying a database to detect the prescribed account event and determine an associated transaction charge, said database maintaining up-to-date transaction services billing records, the transaction services billing records including individual transaction events and associated charges; and

transmitting the prescribed response upon detection of the prescribed account event and as a function of the transaction charge associated with the detected account event, said transmitted prescribed response managing access to the transaction services as a function of the prescribed response.